| hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on _____ March 10, 2008.

TOWNSEND and TOWNSEND and CREW LLP

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING GROUP 3693
PATENT
Attorney Docket No.: 014801-001300US

Client Ref. No.: PD494

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

By: / Stephanie Klepp /

Stephanie Klepp

Roger H. Kuite et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR ELECTRONIC DISTRIBUTION OF

BENEFITS

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No. 2970

Examiner: Stefanos Karmis

Technology Center/Art Unit: 3693

RESPONSE UNDER 37 CFR 1.116 EXPEDITED PROCEDURE -EXAMINING GROUP 3693

Sir:

In response to the Final Office Action mailed January 10, 2008 ("Final Office Action"), please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.